

Fill in this information to identify the case:

Debtor 1 Fran RosenstockDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIACase number 18-12830

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE
FOR THE CERTIFICATEHOLDERS OF CSFB
MORTGAGE-BACKED PASS-THROUGH
CERTIFICATES, SERIES 2004-AR3

Court claim no. (if known): _____

Date of payment change:Must be at least 21 days after date of this notice 09/01/2018

Last 4 digits of any number you use to
identify the debtor's account: _____

1742**New total payment:**Principal, interest, and escrow, if any \$ 4,573.57**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____Current interest rate: 3.75 %New interest rate: 4.5 %Current principal and interest payment: \$ 3,237.76New principal and interest payment: \$ 3,410.97**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)Reason for change: CHANGE IN PRINCIPAL - DETAILS REFLECTED IN MONTHLYCurrent mortgage payment: \$ 4,400.36New mortgage payment: \$ 4,573.57

Debtor 1 Fran Rosenstock Case number (if known) 18-12830
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Robert Phifer Jr.

Date 07/11/2018

Signature

Print:

Robert Phifer Jr.

Title

AVP; Bankruptcy Specialist II

Company

Bank of America

Address

16001 N DALLAS PKWY

Number Street

Addison, TX 75001

City State ZIP Code

Contact phone

214 209-8475

Email

Robert.Phifer@Bankofamerica.Com

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA (PHILADELPHIA DIVISION)

Chapter: 13 No. 18-12830

In re:

Judge: ERIC L. FRANK

Fran Rosenstock

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 07/11/2018, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Fran Rosenstock
421 Spruce St
Philadelphia, PA 19106-3706

Debtor's Attorney: CAROL B. MCCULLOUGH
65 W Street Rd Ste A-204
Warminster, PA 18974-3229

Trustee: WILLIAM C. MILLER, ESQ.
PO Box 1229
Philadelphia, PA 19105-1229

/s/ Irene Zhao

LCI
(as Authorized Agent for Bank of America N.A.)
111 Anza Blvd Suite 310
Burlingame, CA 94010
650.342.9486 (x250)
izhao@lciinc.com



Special Loan Servicing, CA6-914-01-4
27123
TAMPA, FL 33623-7123

ESTATE OF JEROME I ROSENSTOCK
421 SPRUCE ST
PHILADELPHIA PA 19106

Date: June 15, 2018

Loan No: [REDACTED]

Property Address:

421 SPRUCE ST
PHILADELPHIA, PA 19106

Changes to your mortgage interest rate and payments on August 1, 2018


Under the terms of your adjustable-rate mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on August 1, 2018, so on that date your interest rate and mortgage payment may change. After that, your interest rate may change semi-annually for the rest of your loan term.

| | CURRENT Rate and Monthly Payment | NEW Rate and Monthly Payment |
|------------------------------|---|---|
| Interest Rate | 3.750% | 4.500% |
| Total Monthly Payment | \$4,400.36 | \$4,573.57 (due September 1, 2018) |

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin," and then rounding the sum of the index and the margin to the nearest 0.1250%. Under your loan agreement, your index rate is 6-Month LIBOR and your margin is 2.000%. The 6-Month LIBOR index is published daily in Wall Street Journal.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Please write your account number on all correspondence.

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Rate Limit[s]: Your rate cannot go higher than 11.000% over the life of the loan. Your rate can change each adjustment by no more than 1.0000%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the 6-Month LIBOR index, your margin, and then rounding the sum of the index and the margin to the nearest 0.1250%, your loan balance of \$456,180.75 and your remaining loan term of 186 months. Your Total Monthly Payment set forth above includes escrow (Taxes and Insurance).

Prepayment Penalty: None

We're here to help

We appreciate the opportunity to serve your financial needs. If you have any questions, please call us at 800-437-5760, Monday through Friday, 7 a.m. to 7 p.m. local time. If you need additional information or assistance, you can contact us online anytime. Simply log on to your account at **bankofamerica.com/customers** and select "Message Center." With your online account, you will also have access to many other convenient services, such as: updating your account information, viewing current and historical monthly statements, and much more.